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## SBA New England Minority Small Business Person Of the Year Honored at SBA/Hispanic Chamber Event

With \$300 in seed capital, a marine engineering degree from the Massachusetts Maritime Academy, and six years of experience working for other firms, Robert L. Delhorne, took the plunge in 1997 and established Charter Environmental, Inc. Charter is a civil and environmental contractor specializing in servicing the needs of consultants, engineers, contractors, private sector clients and government.

In just eight years, this Wilmington-based firm has grown from a one-person start-up to a vibrant 80 employee \$27 million dollar company. Delhorne credits the SBA's 8(a) Business Development Program with giving the company the boost it needed to get ahead in this very competitive industry.

The 8(a) Program is intended to help socially and economically disadvantaged business owners compete in the federal procurement marketplace by assisting them in gaining equal access to the resources necessary to develop their business and thereby, improve their ability to compete on an equal basis in the mainstream of the economy. Since becoming 8(a) certified in 1998, Charter Environmental has been awarded 16 contracts totaling \$8.9 million ranging in size from \$18,000 to \$3 million.

Because of the company's success, Delhorne was selected as the SBA's 2005 New England Minority Small Business Person of the Year. Delhorne was honored along with the nine other winners from throughout the United States at events in the Washington, DC in September and was given the New England award by SBA Regional Administrator Charles E. Summers, Jr. at a luncheon sponsored by the SBA and the Hispanic American Chamber of Commerce of Greater Boston on October 27, 2005.



*Left to right: Charles Summers, SBA, Robert Delhorne, Colonel Curtis Thalke, Eva Marie D'Antuono, Army Corps of Engineers, Maurice Dube, SBA*

## One-Stop Shop to Help U.S. Businesses Participate in Hurricane Rebuilding Efforts

The Department of Commerce recently announced their Hurricane Contracting Information Center (HCIC) that will help U.S. businesses, especially minority, women and small businesses, participate in the Gulf Coast rebuilding efforts.

The HCIC is an interagency effort to provide a centralized location for information and services available throughout the government geared to help in the contracting process. The HCIC includes a website ([www.rebuildingthegulfcoast.gov](http://www.rebuildingthegulfcoast.gov)) that allows companies to register with government agencies that are providing contracts to rebuild the Gulf Coast. The website also provides basic information on doing business with the government, e-mail alerts regarding specific contracting opportunities, links to other government and local agencies, and information about minority business services.

The HCIC also includes a call center (1-888-4USADOC) with representatives from different government agencies onsite to provide information on rebuilding opportunities. The call center will help businesses navigate the federal contracting process. The HCIC will provide information and add transparency to the contracting process, but will not award contracts. Those responsibilities will remain with the specific government agencies.

## Calendar of Events

Upcoming Workshops at the Massachusetts SBA Office, 10 Causeway Street, Room 265, Boston

### Overview of SBA Programs & Services

12/13: 10 – 11:30 a.m.  
Contact Anna  
Outerbridge at 617-565-8510 to register.

### Overview of SBA's 8(a) Business Development Program

11/30 and 12/28: 10 – 11 a.m. Socially and economically disadvantaged firms can learn about 8(a) program benefits and application procedures, how to gain a preference for federal contracts, how to access sole source contracts and how to become certified.  
Contact Anna  
Outerbridge at 617-565-8510 to register.

Lenders' Training in Springfield on Friday, December 2, 2005:

SBA 101: 9 a.m. – 12 noon, the basics of SBA lending.

Basic Liquidation/Guaranty Purchase, 1 – 3 p.m.,  
Call Bob Nelson at 413-785-0484.

Celebrating National Small Business Week



**NOMINATIONS GUIDELINES**



<http://www.sba.gov/nominationsguideline.html>

## Nominate a Deserving Small Business Owner or Champion for SBA's Small Business Week 2006 Awards

*Deadline for filing is December 2, 2005*

The Massachusetts SBA is searching for outstanding Massachusetts small business owners and small business champions who will be honored during Small Business Week 2006. Small business categories include: Small Business Person of the Year, Family-Owned Small Business, Young Entrepreneur and Small Business Exporter. Champion categories include: minority, woman, veterans, financial services, journalist and home-based. Champion nominees may or may not be business owners but must assist their constituents through advocacy efforts. Contact Joan Trudell at 617-565-5572 for more information.

## Did you Know that SBA Guarantees Surety Bonds?

The SBA can guarantee bonds for contracts up to \$2 million, covering bid, performance and payment bonds for small and emerging contractors who cannot obtain surety bonds through regular commercial channels. SBA's guarantee gives sureties an incentive to provide bonding for eligible contractors, and thereby strengthens a contractor's ability to obtain bonding and greater access to contracting opportunities. A surety guarantee, an agreement between a surety and the SBA, provides that SBA will assume a predetermined percentage of loss in the event the contractor should breach the terms of the contract. For more information on this program, go to: <http://www.sba.gov/financing/bonds/faqs.html>.

## SBA Launches GO Loan Program to Help Gulf Coast Small Businesses Hurt By Hurricanes Rita and Katrina

On Nov. 8 the SBA announced the roll-out of the Gulf Opportunity Pilot Loan (GO Loan) program. GO Loans will strengthen and expand the role of local commercial banks in accelerating the recovery and rebuilding of Gulf Coast small businesses impacted by Hurricanes Katrina and Rita. This will allow banks to employ streamlined, expedited processing under the direction of the SBA.

GO-Loans, modeled after the SBAExpress loan program, will allow Commercial lenders to use their own forms and underwriting to get working capital into the hands of small businesses in the Gulf region quickly. These loans will be available up to \$150,000 dollars; they will have an 85 percent guarantee; and applicants will receive a decision from the SBA in 24 hours or less. GO Loans will be made available through Sept. 30, 2006.

The SBA prescribes maximum interest rates participating banks may charge, but the actual rate is negotiated between the lender and the borrower. Repayment terms are generally between five and 25 years. The GO Loan program was launched in response to an eagerness expressed by the private sector and the banking community to play an important role in the rebuilding of small businesses. For complete details on GO Loans, please visit [www.sba.gov/financing/goloans](http://www.sba.gov/financing/goloans).



**GO Loans**  
GULF OPPORTUNITY PILOT LOAN PROGRAM  
**Financing Gulf Coast Recovery**

- Loans up to \$150,000 to small businesses in Hurricane Katrina or Rita disaster areas
- Available through participating lenders
- Quick turnaround

For more information contact an SBA district office or [www.sba.gov/financing/goloans](http://www.sba.gov/financing/goloans).

U.S. Small Business Administration  
**SBA**  
Your Small Business Resource

All SBA programs and services are offered on a nondiscriminatory basis.

## The Town Calendar, a SCORE Success Story

### SBA's READY – SET – GO Community Workshops

Learn about SBA's programs & services.

12/14: North Shore Career Center of **Lynn**, 10 a.m. – 12 noon. Contact Lisa Gonzalez Welch at 617-565-5588.

12/14: New England Black Chamber of Commerce Business Center, **Springfield**, 5:30 – 7 p.m. Call the chamber at 413-731-6444.

12/14: CareerWorks, **Brockton**, 2 – 3:30 p.m. Call 508-513-3400.

12/22: Greater **Lowell** Chamber of Commerce, 10 – 11:30 a.m. Contact Lisa Gonzalez Welch at SBA at 617-565-5588.

### Live Outreach Web cast for Veterans

This four-hour live web cast focusing on government contracting opportunities will take place on Dec. 14, 2005, at 1:00 p.m. Individuals planning to participate in the live web cast, should visit [www.usvets.tv](http://www.usvets.tv) or [www.tvworldwide.com](http://www.tvworldwide.com)

Before Allison Nuovo founded The Town Calendar in 2003, she consulted with three members of the Southeastern Massachusetts SCORE chapter. Nuovo met with counselors John Brooks, Abe Gamzon and Mike Fortunato to brainstorm about her idea to publish a town calendar based in Middleboro, her hometown. They recognized that she had the necessary background and determination to succeed and recommended that she proceed with her idea to found The Town Calendar, a free calendar that is mailed directly to every household in the community it serves. It features important town phone numbers, meetings, community events, local resources, and area photographs.

In order to print and mail this information to all households, Allison looked to the merchants of the community to sponsor ads and special offers in the calendar. Since then, Allison has annually published The Town Calendar print versions for East and West Bridgewater, Lakeville and Freetown, Bridgewater and Raynham in addition to the Middleboro edition. The Town Calendar has been very successful in its short two years and Allison was recently a featured speaker at the MetroSouth Chamber of Commerce.

### Clark University SBDC Counselor Volunteers in Mississippi



John Rainey, senior management counselor at the Clark University Small Business Development Center and five other counselors from SBDCs in Nebraska, Florida, Tennessee, New Mexico and Arizona volunteered to help in Hattiesburg, MS after the SBA put out a call for counselors to help small businesses recover from the devastation of Hurricane Katrina. Rainey and the others counseled business owners at the city's Lake Terrace Convention Center and in the close-knit communities around Hattiesburg — Petal, Summit, Collins, Waynesboro, Prentiss for just under three weeks. At night, they slept in cubicles at a church in Columbia.

While in Hattiesburg, the team counseled 120 to 150 business owners who had suffered from the consequences of widespread destruction: power and telephone outages that caused them to shut down businesses, and the likelihood of sales ebbing or evaporating as customers were scattered or spent what they had on home repairs.

"It was survival counseling," Rainey said. "It was, how do we get them back in business, restabilized and restarted?"

### Shop for Unique Gifts at CWE's Winter Marketplace in Worcester

*Support CWE clients on 12/3 from 9 a.m. – 2:30 p.m..*



Shop for a wide variety of products and services offered by successful woman-owned businesses at CWE's Winter Marketplace at Union Station in Worcester on Saturday, December 3, 2005, from 9 a.m. – 2:30 p.m. CWE clients will offer a wide range of products including: high quality jewelry, unique accessories, gourmet food items, organic personal care and beauty products and baby gifts plus many many more. One of the exhibitors, Kathy Esper, is expected to release her new book "Inspiration to Realization Vol II" at the event.

Make sure to take advantage to network with women business owners, community leaders and other professionals.

To RSVP for the event, contact Julie Orcutt at 508-363-2300. To reserve a table at the marketplace, visit, [www.cweonline.org](http://www.cweonline.org) to download the registration form and send it to Julie Orcutt, Center for Women & Enterprise, 50 Elm St. 2nd Floor, Worcester, MA 01609.

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## SBA At Cape Business Connect



*Left to right: Kathleen Fulham, CPA  
Jim Hanlon, Vice President, Sovereign  
Bank, Anne Hunt, Lead EDS SBA*



*SBA District Director Maurice Dube (left) with  
Glenn Ritt, editor, Cape Business Magazine*

More than 600 Cape Cod business owners attended Cape Business Connect in Hyannis on November 10. SBA presented at a finance workshop and at two business roundtables. District Director Maurice L. Dube addressed the group at the afternoon greeting session.

## Top SBA Lenders from 10/01/2005 – 10/31/2005

	LENDER NAME	GROSS AMOUNT	LOANS
1	CITIZENS BANK	\$4,218,500.00	76
2	BANK OF AMERICA, NATIONAL ASSOCIATION	\$578,900.00	27
3	CAPITAL ONE FEDERAL SAVINGS BANK	\$630,000.00	14
4	SOVEREIGN BANK	\$1,715,000.00	13
5	TD BANKNORTH, NATIONAL ASSOCIATION	\$1,028,500.00	10
6	UNITED BANK	\$350,000.00	6
7	CENTURY BANK AND TRUST COMPANY	\$212,500.00	5
8	ROCKLAND TRUST COMPANY	\$205,000.00	5
9	EASTERN BANK	\$434,000.00	4
10	COASTWAY CREDIT UNION	\$1,019,000.00	3
11	HERITAGE COOPERATIVE BANK	\$625,000.00	3
12	SOUTH SHORE SAVINGS BANK	\$450,000.00	3
13	WELLS FARGO BANK, NATIONAL ASSOCIATION	\$160,000.00	3
14	BOSTON PRIVATE BANK & TRUST COMPANY	\$227,000.00	2
15	BUSINESS LENDERS, LLC	\$625,000.00	2
16	CHICOPEE SAVINGS BANK	\$51,700.00	2
17	DANVERSBANK	\$197,700.00	2
18	FIDELITY CO-OPERATIVE BANK	\$145,000.00	2
19	GREENFIELD CO-OPERATIVE BANK	\$25,000.00	2
20	MIDDLESEX SAVINGS BANK	\$350,000.00	2